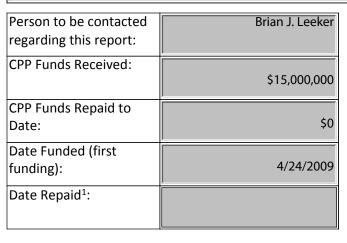
ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Business Bancshares Inc. / The Business Bank of St. Louis



RSSD:	
(For Bank Holding Companies)	3189728
Holding Company Docket Number:	
(For Thrift Holding Companies)	N/A
FDIC Certificate Number:	
(For Depository Institutions)	57358
City:	
	Saint Louis
State:	
	Missouri

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

 than otherwise would have occurred.	decreased \$37 million, the reduction would have been larger without receiving CPP funds. The CPP capital allowed the Bank to book \$66 million in new loans that it otherwise would not have made.



	To the extent the funds supported	
	increased lending, please describe the	
	major type of loans, if possible	
	(residential mortgage loans, commercial	
	mortgage loans, small business loans,	
	etc.).	
	,	
\overline{X}		The balance of investment securities held by the organization increased \$46 million during 2009.
	etc.).	The additional CPP Capital allowed the company to purchase additional investment securities,
		improving the liquidity of the organization.
	Make other investments	
	Increase reserves for non-performing	
	assets	
	i	

	Reduce borrowings	
	_	
	Increase charge-offs	
	increase charge-ons	
	Purchase another financial institution or	
	purchase assets from another financial	
	institution	
-	Hold as non loveraged increase to tatal	The CDD funds allowed the experiencian to appear with high as a mital large during 2000. This
	Held as non-leveraged increase to total	The CPP funds allowed the organization to operate with higher capital levels during 2009. This was
	capital	important given the continued pressure on the overall economy.

What actions were you able to avoid because of the capital infusion of CPP funds?						
CPP fun 2009. N funds, t operate receipt organiz	nds in April 2009, the Management and the she had the she at during a recession of CPP funds, the placetion. Between recessions.	e organization had go e Board of Directors c eductions were avoid on, the organization h an to shrink the size c eipt of the CPP capita	one through a reduct contemplated a deep led. Second, with cap had begun a process of the bank was chan I in April and the end	cion in force which rese or set of cuts in emplo er set of cuts in emplo pital levels approachin of identifying loans to ged to a transformation of 2009, \$66 million	sulted in staff reductions byees, but after receiving ng levels lower than the o move and to shrink the on of the loan portfolio,	ands. First, prior to receiving the of 5 individuals in January of g approval for the receipt of CPP organization would like to e size of the bank. With the with no change in the size of the ed. Through the receipt of CPP Bank.

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?			
The organization increased the capital level of the main banking subsidiary by contributing \$10 million of our CPP funds. This additional allowed the bank to operate without having to reduce the size of the Bank or reduce employees. The additional capital allowed the building a Commercial and Industrial Lending Group. This group will result in the hiring of additional employees in 2010 and will be grow loans during 2010. The remaining \$5 million of CPP funds that were received from the Treasury was used to capitalize Merame ("Meramec"). Meramec is a subsidiary of the holding company which is being used to purchase other real estate owned and problem the main bank subsidiary. This has resulted in reducing the stress caused by the recession on the banking subsidiary.	Bank to begin expected to c Assets LLC		

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Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.			

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.